

Information to identify the case:

Debtor 1	<u>Everton Neill</u>	Social Security number or ITIN	xxx-xx-1786
	First Name Middle Name Last Name	EIN	--_-----
Debtor 2	<u>Donna Neil</u>	Social Security number or ITIN	xxx-xx-5334
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--_-----
United States Bankruptcy Court District of New Jersey			
Case number: 12-22559-CMG			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Everton Neill

Donna Neil

10/12/17

By the court: Christine M. Gravelle
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;

◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;

◆ some debts which the debtors did not properly list;

◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;

◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and

◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 5
 United States Bankruptcy Court
 District of New Jersey

In re:
 Everton Neill
 Donna Neill
 Debtors

Case No. 12-22559-CMG
 Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-3

User: admin
 Form ID: 3180W

Page 1 of 3
 Total Noticed: 64

Date Rcvd: Oct 12, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 14, 2017.

db/jdb +Everton Neill, Donna Neil, 119 Birchwood Knoll, Lawrence Township, NJ 08648-3611
 513050637 +1st Crd Srvc, One Woodbridge Cen, Woodbridge, NJ 07095-1150
 513050638 +A-1 Collecti, 101 Grovers Mill Rd Ste, Lawrenceville, NJ 08648-4706
 513050641 +Arrow Financial Services, 5996 W Touhy Ave, Niles, IL 60714-4610
 513346790 +Bank of America, N.A., P.O. Box 660933, Dallas, TX 75266-0933
 513050644 +BioReference Lab, 481 Edward H. Ross Dr., Elmwood Park, NJ 07407-3128
 513346297 +CAPITAL ONE BANK (USA), N.A., PO Box 12907, Norfolk VA 23541-0907
 513265221 +CH Hopewell Emergency Physicians, 3 Century Drive, Parsippany, NJ 07054-4610
 513265218 +Capital Health Advanced Imaging, P.O. Box 371863, Pittsburgh, PA 15250-7863
 513265219 +Capital Pathology, P.O. box 8500, Philadelphia, PA 19178-8500
 513265220 +Capitalhealth, ONe Capital Way, Pennington, NJ 08534-2520
 513050648 +Connecticut General Life Insurance Compa, Bourbonnais Claim Office, PO Box 182223, Chattanooga, TN 37422-7223
 513265222 +Laboratory Corp. of America, P.O. box 2240, Burlington, NC 27216-2240
 513050657 +Laboratory Corporation of America Holdin, PO Box 2240, Burlington, NC 27216-2240
 513593987 +Lawrence Township Tax Collector, PO Box 6006, 2207 Lawrenceville Road, Lawrence, NJ 08648-3198
 513050658 +Lawrence Township Tax collector, PO Box 6006, 2207 Lawrenceville Rd, Lawrence Township, NJ 08648-3198
 513265223 +Mercantile, 6341 Inducon Drive East, Sanborn, NY 14132-9016
 513050659 +Mercer Pathology Associates, P, PO Box 347480, Pittsburgh, PA 15251-4480
 514130675 +NATIONSTAR MORTGAGE LLC, PO BOX 619096, DALLAS TX 75261-9096
 (address filed with court: Nationstar Mortgage, LLC, 350 Highland Drive, Lewisville, TX 75067)
 513351823 +New Century Financial Services, Inc., c/o Pressler and Pressler, LLP., 7 Entin Road, Parsippany NJ 07054-5020
 513265224 +New Jersey Preventive Cardiology, 416 Bellevue Ave, Suite 303, Trenton, NJ 08618-4513
 513265225 +Penn Medicine, P.O. Box 824406, Philadelphia, PA 19182-4406
 513265226 +Poblete Associates, 1601 Whitehorse-Mercerville Rd, Trenton, NJ 08619-3836
 513050664 +Quest Diagnostics, PO Box 7306, Hollister, MO 65673-7306
 513265227 +Radiology Affiliates of Centra, P.O. box 8500, Philadelphia, PA 19178-8500
 513050665 +Rubin & Raine of New Jersey, LLC, A Receivables Management Company, PO Box 949, Cranberry Commons, 446 Route 35, Buid. C, Eatontown, NJ 07724-0949
 516297148 U.S. BANK, NATIONAL ASSOCIATION, Nationstar Mortgage LLC, Bankruptcy Department, PO Box 619096, Dallas, Tx 75261
 513615958 +U.S. Bank, National Association, as Trustee, c/o Bank of America, N.A., P.O. Box 660933, Dallas, TX 75266-0933

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
 smg E-mail/Text: usanj.njbankr@usdoj.gov Oct 12 2017 22:18:18 U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534

smg +E-mail/Text: ustspregion03.ne.ecf@usdoj.gov Oct 12 2017 22:18:16 United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235

cr EDI: IRS.COM Oct 12 2017 22:03:00 Department of the Treasury, Internal Revenue Service, PO Box 7346, Philadelphia, PA 19101-7346

513050639 +E-mail/Text: bankruptcycare@affinityfcu.com Oct 12 2017 22:18:02

Affinity Federal Credit Union, 73 Mountain View Blvd, Baskingridge, NJ 07920-2332

513050640 +EDI: APPLIEDBANK.COM Oct 12 2017 22:03:00 Applied Card Bank, Attention: General Inquiries, Po Box 17125, Wilmington, DE 19850-7125

513316236 EDI: RESURGENT.COM Oct 12 2017 22:03:00 Ashley Funding Services, LLC its successors and, assigns as assignee of LabCorp, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587

513050642 EDI: BANKAMER.COM Oct 12 2017 22:03:00 Bank Of America, Attention: Recovery Department, 4161 Piedmont Pkwy., Greensboro, NC 27410

513134430 EDI: BANKAMER2.COM Oct 12 2017 22:03:00 FIA CARD SERVICES, N.A., PO Box 15102, Wilmington, DE 19886-5102

513050643 +EDI: BANKAMER.COM Oct 12 2017 22:03:00 Bank Of America, N.a., 450 American St, Simi Valley, CA 93065-6285

513050647 EDI: CITICORP.COM Oct 12 2017 22:03:00 Citibank Usa, Citicorp Credit Services/Attn: Centraliz, Po Box 20363, Kansas City, MO 64195

513050645 +EDI: CHASE.COM Oct 12 2017 22:03:00 Chase, P.O. Box 15298, Wilmington, DE 19850-5298

513050646 +EDI: CHASE.COM Oct 12 2017 22:03:00 Chase- Bp, P.O. Box 15298, Wilmington, DE 19850-5298

513050649 +EDI: RCSFNBMARIN.COM Oct 12 2017 22:03:00 Credit One Bank, Po Box 98873, Las Vegas, NV 89193-8873

513076110 +EDI: TSYS2.COM Oct 12 2017 22:03:00 Department Stores National Bank/Macys, Bankruptcy Processing, Po Box 8053, Mason, OH 45040-8053

513050652 +EDI: TSYS2.COM Oct 12 2017 22:03:00 Dsnb Macys, 9111 Duke Blvd, Mason, OH 45040-8999

513050653 +EDI: RMSC.COM Oct 12 2017 22:03:00 Gecrb/lowes Dc, P.O. Box 103104, Roswell, GA 30076-9104

513050654 +EDI: RMSC.COM Oct 12 2017 22:03:00 Gemb/walmart, Attn: Bankruptcy, Po Box 103104, Roswell, GA 30076-9104

District/off: 0312-3

User: admin
Form ID: 3180W

Page 2 of 3
Total Noticed: 64

Date Rcvd: Oct 12, 2017

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

513050655 +EDI: HFC.COM Oct 12 2017 22:03:00 Hsbc Bank, Attn: Bankruptcy, Po Box 5213,
Carol Stream, IL 60197-5213
513050656 +EDI: HFC.COM Oct 12 2017 22:03:00 Hsbc Nv, Attention: Bankruptcy, Po Box 5213,
Carol Stream, IL 60197-5213
513067385 +EDI: MID8.COM Oct 12 2017 22:03:00 Midland Credit Management, Inc., 2365 Northside Drive,
Suite 300, San Diego, CA 92108-2709
513050660 +EDI: MID8.COM Oct 12 2017 22:03:00 Midland Funding, 8875 Aero Dr Ste 200,
San Diego, CA 92123-2255
513050661 +E-mail/Text: Bankruptcies@nragroup.com Oct 12 2017 22:19:02 National Recovery Agen,
2491 Paxton St, Harrisburg, PA 17111-1036
513050662 +EDI: WFNNB.COM Oct 12 2017 22:03:00 Newport News, Po Box 182125,
Columbus, OH 43218-2125
513050663 EDI: HFC.COM Oct 12 2017 22:03:00 Orchard Bank/Household Credit Services, P.O. Box 80084,
Salinas, CA 93912-0084
513317754 EDI: PRA.COM Oct 12 2017 22:03:00 Portfolio Recovery Associates, PO BOX 41067,
Norfolk VA 23451
514753167 EDI: PRA.COM Oct 12 2017 22:03:00 Portfolio Recovery Associates, LLC, c/o Bank Of America,
POB 41067, Norfolk VA 23541
513278773 EDI: PRA.COM Oct 12 2017 22:03:00 Portfolio Recovery Associates, LLC,
c/o Chase Bank Usa, N.a., POB 41067, Norfolk VA 23541
513183746 EDI: PRA.COM Oct 12 2017 22:03:00 Portfolio Recovery Associates, LLC, c/o Newport News,
POB 41067, Norfolk VA 23541
513882246 +EDI: PRA.COM Oct 12 2017 22:03:00 PRA Receivables Management, LLC, POB 41067,
Norfolk, VA 23541, PRA Receivables Management, LLC, POB 41067, Norfolk, VA 23541-1067
513882245 +EDI: PRA.COM Oct 12 2017 22:03:00 PRA Receivables Management, LLC, POB 41067,
Norfolk, VA 23541-1067
513079154 EDI: Q3G.COM Oct 12 2017 22:03:00 Quantum3 Group LLC as agent for,
World Financial Network Bank, PO Box 788, Kirkland, WA 98083-0788
513160440 EDI: Q3G.COM Oct 12 2017 22:03:00 Quantum3 Group LLC as agent for, MOMA Funding LLC,
PO Box 788, Kirkland, WA 98083-0788
513050666 +EDI: WFNNB.COM Oct 12 2017 22:03:00 Victoria's Secret, Attention: Bankruptcy,
Po Box 182125, Columbus, OH 43218-2125
513050667 +E-mail/Text: edinkel@vikingservice.com Oct 12 2017 22:19:06 Viking Collection Service Inc,
PO Box 59207, Minneapolis, MN 55459-0207
513050668 +EDI: WFNNB.COM Oct 12 2017 22:03:00 Wfnnb/onestopplus.com, Po Box 182789,
Columbus, OH 43218-2789
513050669 +EDI: WFNNB.COM Oct 12 2017 22:03:00 World Financial Network National Bank, Wfnnb,
Po Box 182686, Columbus, OH 43218-2686

TOTAL: 36

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr* +Midland Credit Management, Inc., 2365 Northside Drive, Suite 300, San Diego, CA 92108-2709
513050651* +Department of the Treasury, Internal Revenue Service, Cincinnati, OH 45999-0001
513050650* ++INTERNAL REVENUE SERVICE, CENTRALIZED INSOLVENCY OPERATIONS, PO BOX 7346,
PHILADELPHIA PA 19101-7346
(address filed with court: Department of the Treasury, Internal Revenue Service,
Cincinnati, OH 45999)
514130676* ++NATIONSTAR MORTGAGE LLC, PO BOX 619096, DALLAS TX 75261-9096
(address filed with court: Nationstar Mortgage, LLC, PO Box 619096, Dallas, TX 75261-9741)
TOTALS: 0, * 4, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Oct 14, 2017

Signature: /s/Joseph Speetjens

District/off: 0312-3

User: admin
Form ID: 3180W

Page 3 of 3
Total Noticed: 64

Date Rcvd: Oct 12, 2017

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 12, 2017 at the address(es) listed below:

Albert Russo on behalf of Trustee Albert Russo docs@russotrustee.com
Albert Russo docs@russotrustee.com
Candyce Ilene Smith-Sklar on behalf of Joint Debtor Donna Neil mail@njpalaw.com
Candyce Ilene Smith-Sklar on behalf of Debtor Everton Neill mail@njpalaw.com
Charles G. Wohlrab on behalf of Creditor NATIONSTAR MORTGAGE LLC cwohrlab@logs.com,
njbankruptcynotifications@logs.com
Denise E. Carlon on behalf of Creditor U.S. BANK NATIONAL ASSOCIATION, AS TRUSTEE FOR
STRUCTURED ADJUSTABLE RATE MORTGAGE LOAN TRUST, MORTGAGE PASS-THROUGH CERTIFICATES, SERIES
2005-19XS dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
Laura M. Egerman on behalf of Creditor U.S. BANK NATIONAL ASSOCIATION, AS TRUSTEE FOR
STRUCTURED ADJUSTABLE RATE MORTGAGE LOAN TRUST, MORTGAGE PASS-THROUGH CERTIFICATES, SERIES
2005-19XS bkyecf@rasflaw.com, bkyecf@rasflaw.com;legerman@rasnj.com
Ryan A. Gower on behalf of Creditor U.S. Bank, National Association, as Trustee for the
Certificiateholders of SARM 2005-19XS bkecf@milsteadlaw.com

TOTAL: 8